



Order Filed on December 3, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)  831810 PHELAN HALLINAN DIAMOND & JONES, PC 1617 JFK Boulevard, Suite 1400 Philadelphia, PA 19103 856-813-5500 Attorneys for WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2006-1, ASSET-BACKED CERTIFICATES, SERIES 2006-1
In Re:  ACB RECEIVABLES MANAGEMENT, INC.  Debtor

Case No.: 16-27343 - CMG

Hearing Date: 12/03/2019 @ 10:00 AM

Judge: CHRISTINE M. GRAVELLE

Chapter: 7

Recommended Local Form: ☐ Followed ☒ Modified

**ORDER GRANTING MOTION FOR RELIEF FROM STAY  
PURSUANT TO §362(d), NUNC PRO TUNC, TO VALIDATE  
FORECLOSURE PROCEEDINGS AS OF OCTOBER 1, 2018**

\_\_\_\_ The relief set forth on the following page is hereby **ORDERED**.

**DATED: December 3, 2019**

Handwritten signature of Christine M. Gravelle in black ink.  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

Upon the motion of WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2006-1, ASSET-BACKED CERTIFICATES, SERIES 2006-1, under Bankruptcy Code section 362(a) for relief from the automatic stay pursuant to §362(d), Nunc Pro Tunc, to validate foreclosure proceedings as of October 31, 2018 as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated pursuant to §362(d), Nunc Pro Tunc as of October 1, 2018, to validate foreclosure proceedings, and all actions taken since that time, to permit the movant to continue with its State Court Rights in the following:

☒ Real Property more fully described as:

69 FIVE POINTS ROAD, HOWELL, NJ 07728

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

*rev. 7/12/16*

United States Bankruptcy Court  
District of New JerseyIn re:  
ACB Receivables Management, Inc.  
DebtorCase No. 16-27343-CMG  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 3  
Total Noticed: 1

Date Rcvd: Dec 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2019.

db #+ACB Receivables Management, Inc., 19 Main Street, Asbury Park, NJ 07712-7012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 06, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2019 at the address(es) listed below:

Alan I. Moldoff on behalf of Defendant The Bancorp Bank amoldoff@eckertseamans.com  
 Alan I. Moldoff on behalf of Creditor The Bancorp Bank amoldoff@eckertseamans.com  
 Alekandra Kaplun on behalf of Defendant Bank of America, N.A. akaplun@mcguirewoods.com  
 Allen I Gorski on behalf of Mediator Allen I. Gorski agorski@gorskiknowlton.com  
 Allen I Gorski on behalf of Creditor Center for Ambulatory Surgery, LLC  
 agorski@gorskiknowlton.com  
 Allen I Gorski on behalf of Mediator Allen I. Gorski, Esq. agorski@gorskiknowlton.com  
 Andrew L. Spivack on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY, NATIONAL  
 ASSOCIATION F/K/A THE BANK OF NEW YORK TRUST COMPANY, N.A. AS SUCCESSOR TO JPMORGAN CHASE BANK,  
 AS TRUSTEE FOR RESIDENTIAL ASSET SECURITIES CORPORAT nj.bkecf@fedphe.com  
 Andrew M. Lubin on behalf of Creditor Select Portfolio Servicing, Inc. as servicing agent for  
 Deutsche Bank National Trust Company bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
 Ann F. Kiernan on behalf of Creditor Mid Jersey Endodontic Group ann@kiernanlaw.net  
 Anthony Sodono, III on behalf of Mediator Anthony Sodono asodono@msbnj.com  
 Benjamin W. Spang on behalf of Counter-Claimant PNC Bank, N.A. bspang@dilworthlaw.com  
 Brian E Caine on behalf of Creditor M&T Bank bcaine@parkermccay.com,  
 BKcourtnotices@parkermccay.com  
 Charles G. Wohlrab on behalf of Creditor U.S. Bank National Association, as Trustee,  
 successor in interest to Wilmington Trust Company, as Trustee, successor in interest to Bank of  
 America, N.A., as Trustee, successor by merger to LaSalle Ba cwohrlab@LOGS.com,  
 njbankruptcynotifications@logs.com  
 Daniel E Straffi on behalf of Counter-Defendant Daniel E. Straffi, Trustee  
 bktrustee@straffilaw.com,  
 G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com/dstraffi@ecf.ax  
 osfs.com  
 Daniel E Straffi on behalf of Plaintiff Daniel E. Straffi, Chapter 7 Trustee  
 bktrustee@straffilaw.com,  
 G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com/dstraffi@ecf.ax  
 osfs.com  
 Daniel E Straffi on behalf of Defendant PNC Bank, N.A. bktrustee@straffilaw.com,  
 G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com/dstraffi@ecf.ax  
 osfs.com  
 Daniel E Straffi on behalf of Plaintiff Daniel E. Straffi, Trustee dstraffi@comcast.net,  
 G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com/dstraffi@ecf.ax  
 osfs.com  
 Daniel E. Straffi on behalf of Plaintiff Daniel E. Straffi, Chapter 7 Trustee  
 bktrustee@straffilaw.com,  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Daniel E. Straffi on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com,  
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Daniel E. Straffi bktrustee@straffilaw.com,  
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com/dstraffi@ecf.alex  
osfs.com  
Daniel E. Straffi on behalf of Plaintiff Daniel E. Straffi, Trustee dstraffil@comcast.net,  
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com  
David A. Ast on behalf of Debtor ACB Receivables Management, Inc. david@astschmidtllaw.com,  
info@astschmidtllaw.com/robert@astschmidtllaw.com/astecf@gmail.com  
Denise E. Carlon on behalf of Creditor Roundpoint Mortgage Servicing Corp  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Douglas A. Goldstein on behalf of Creditor Central Jersey Emergency Medicine Associates, P.C.  
dgoldstein@selawfirm.com, bspector@selawfirm.com  
Francesca Ann Arcure on behalf of Creditor Deutsche Bank National Trust Company, as Trustee  
on behalf of the Holders of the J.P. Morgan Mortgage Acquisition Trust 2007- CH1 Asset Backed  
Pass-Through Certificates, Series 2007-CH1 NJ\_ECF\_Notices@McCalla.com,  
NJ\_ECF\_Notices@McCalla.com  
Francis P. Maneri on behalf of Defendant PNC Bank, N.A. fmaneri@dilworthllaw.com,  
smurphy@dilworthllaw.com  
Francis P. Maneri on behalf of Creditor PNC Bank, National Association  
fmaneri@dilworthllaw.com, smurphy@dilworthllaw.com  
Harold N. Kaplan on behalf of Creditor Reverse Mortgage Solutions, Inc. hkaplan@rasnj.com,  
informationathnk@aol.com  
Ira Deiches on behalf of Mediator Ira Deiches ideiches@deicheslaw.com  
J. Nicole Knox on behalf of Interested Party Abraham Edwards jnk@spsk.com  
James A. Kellar on behalf of Defendant Capital One Bank jkellar@mccarter.com  
James Patrick Shay on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED  
LIABILITY COMPANY shay@bbs-law.com, jpshay@gmail.com  
James Patrick Shay on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY, NATIONAL  
ASSOCIATION FKA THE BANK OF NEW YORK TRUST COMPANY, N.A. AS SUCCESSOR TO JPMORGAN CHASE BANK  
ET.AL. shay@bbs-law.com, jpshay@gmail.com  
James Patrick Shay on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER  
PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT shay@bbs-law.com,  
jpshay@gmail.com  
Javier Lopez on behalf of Creditor TD Bank jlopez@meyner.com  
Javier Lopez on behalf of Counter-Claimant TD Bank, N.A. jlopez@meyner.com  
Javier Lopez on behalf of Defendant TD Bank, N.A. jlopez@meyner.com  
Javier Lopez on behalf of Creditor TD Bank, N.A. jlopez@meyner.com  
Joann Sternheimer on behalf of Defendant BMW Financial Services NA, LLC  
jsternheimer@deilylawfirm.com, bcooper@deilylawfirm.com/bkecfactivitynotices@deilylawfirm.com  
John R. Morton, Jr. on behalf of Defendant Ally Financial, Inc. Ally Detroit Center  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Karen Wachs on behalf of Attorney Professional Assistance Program ksw@beinlaw.com  
Laura M. Egerman on behalf of Creditor Reverse Mortgage Solutions, Inc. bkyecf@rasflaw.com,  
bkyecf@rasflaw.com/legerman@rasnj.com  
Melissa N. Licker on behalf of Creditor Select Portfolio Servicing, Inc. as servicing agent  
for Deutsche Bank National Trust Company NJ\_ECF\_Notices@mccalla.com  
Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
NJ\_ECF\_Notices@mccalla.com  
Melissa N. Licker on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
NJ\_ECF\_Notices@mccalla.com  
Michael Frederick Dingerdissen on behalf of Creditor WELLS FARGO BANK, N.A.  
nj.bkecf@fedphe.com  
Michael Jonathan Smikun on behalf of Creditor Center for Ambulatory Surgery, LLC  
msmikun@callagylaw.com  
Nicholas V. Rogers on behalf of Creditor CENLAR FSB AS SERVICER FOR U. S. BANK NATIONAL  
ASSOCIATION AS TRUSTEE FOR CMALT REMIC 2007-A2 - REMIC PASS-THROUGH CERTIFICATES. SERIES 2007-A2  
nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor THE BANK OF NEW YORK AS TRUSTEE FOR THE  
CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2006-23 nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor DLJ MORTGAGE CAPITAL, INC nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR  
STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE LOAN TRUST 2006-RF4 nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR  
FREMONT HOME LOAN TRUST 2006-1, ASSET-BACKED CERTIFICATES, SERIES 2006-1 nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor JP MORGAN CHASE BANK, NA, AS SERVICER FOR DEUTSCHE  
BANK TRUST COMPANY AMERICAS, AS TRUSTEE ET.AL. nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY, NATIONAL  
ASSOCIATION FKA THE BANK OF NEW YORK TRUST COMPANY, N.A. AS SUCCESSOR TO JPMORGAN CHASE BANK,  
N.A. AS TRUSTEE FOR RAMP 2003-RS10 nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR  
AMERICAN HOME MORTGAGE ASSETS TRUST 2007-5 ET.AL. nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER  
PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT nj.bkecf@fedphe.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Robert Davidow on behalf of Creditor WELLS FARGO BANK, N.A. F/K/A NORWEST BANK MINNESOTA, N.A. AS TRUSTEE FOR THE REGISTERED HOLDERS OF SALOMON BROTHERS MORTGAGE SECURITIES VII, INC. ET.AL. nj.bkecf@fedphe.com  
Robert Davidow on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
Robert Davidow on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HOME EQUITY MORTGAGE LOAN ASSET-BACKED TRUST SERIES INABS 2007-A ET.AL. nj.bkecf@fedphe.com  
Robert Davidow on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2006-OP1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OP1 nj.bkecf@fedphe.com  
Robert Davidow on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY nj.bkecf@fedphe.com  
Robert Davidow on behalf of Creditor WELLS FARGO BANK, N.A. F/K/A NORWEST BANK MINNESOTA, N.A. ET.AL. nj.bkecf@fedphe.com  
Robert Davidow on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT nj.bkecf@fedphe.com  
Robert L. Schmidt on behalf of Debtor ACB Receivables Management, Inc. robert@astschmidtllaw.com, info@astschmidtllaw.com;david@astschmidtllaw.com  
Scott J. Freedman on behalf of Creditor PNC Bank, National Association sfreedman@dilworthllaw.com  
Sherri Jennifer Smith on behalf of Creditor SELENE FINANCE, LP, AS SERVICER FOR MTGLQ INVESTORS, L.P. nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
Sherri Jennifer Smith on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
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Sherri Jennifer Smith on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE LOAN TRUST 2006-RF4 nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
Sherri Jennifer Smith on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2006-1, ASSET-BACKED CERTIFICATES, SERIES 2006-1 nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
Sherri Jennifer Smith on behalf of Creditor SELENE FINANCE, LP, AS SERVICER FOR DLJ MORTGAGE CAPITAL, INC nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
Sherri Jennifer Smith on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2006-3, ASSET-BACKED CERTIFICATES, SERIES 2006-3 nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
Sherri Jennifer Smith on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
Sherri Jennifer Smith on behalf of Creditor THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2006-23 nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
Sherri Jennifer Smith on behalf of Creditor SUNTRUST BANK nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
Sherri Jennifer Smith on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO WILMINGTON TRUST COMPANY, AS TRUSTEE ET.AL. nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
Steven D. Janel on behalf of Creditor Steven D. Janel, Esquire attorneyjanel@comcast.net  
United States Trustee USTPRegion03.NE.ECF@usdoj.gov  
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TOTAL: 81